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B1 (Official	Form 1)(1/	08)				oamon		igo ± o					
	United States Bankruptcy ( Northern District of Illinoi						ourt			Voluntary Petition			
	ebtor (if ind Thomas I		er Last, First	, Middle):			Namo	e of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):		
(include ma	lames used barried, maide	n, and trade	or in the last e names):	8 years				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four di	gits of Soc. (one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. (	(ITIN) No./	Complete E	IN Last t	Cour digits or than one, s	of Soc. Sec. or	r Individual-′	Гахрауег I	I.D. (ITIN) N	No./Complete EIN
XXX-XX-Street Addre	xxx-xx-9580 Street Address of Debtor (No. and Street, City, and State): 204 W. Colfax Street, Apt. D						f Joint Debtor	(No. and St	reet, City,	and State):			
	Palatine, IL  ZIP Code  60067  County of Residence or of the Principal Place of Business:						ty of Poside	ence or of the	Dringing D	age of Pus	inoss	ZIP Code	
Cook										•			
Mailing Add	dress of Deb	otor (if diffe	erent from str	eet addres	ss):			ng Address	of Joint Debt	or (if differe	nt from sti	reet address)	
					Г	ZIP Code	:						ZIP Code
	Principal As from street		siness Debtorove):	r	1		•						
Type of Debtor  (Form of Organization)  (Check one box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Nature of Business  (Check one box)  Health Care Business  in 11 U.S.C. § 101 (51B)  Railroad  Stockbroker  Commodity Broker  Clearing Bank				Chapt Chapt Chapt Chapt Chapt	the later 7 ter 9 ter 11 ter 12	of □ C	hapter 15 hapter		Recognition peding Recognition				
	f debtor is not s box and stat			☐ Deb	Tax-Exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organization under Title 26 of the United State Code (the Internal Revenue Code)			defined "incuri	are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	(Check consumer debts, § 101(8) as idual primarily	for	☐ Debt	ts are primarily ness debts.
Full Fili	ing Fee attac	_	ee (Check or	ne box)					a small busin		s defined i		- ,
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Chec	k if:  Debtor's to insider  k all applica  A plan is	aggregate nor s or affiliates)	ncontingent l are less that ith this petiti	iquidated on \$2,190,0	debts (exclud	G.C. § 101(51D).  ding debts owed  ne or more			
☐ Debtor e	estimates tha	t funds will t, after any	ation  I be available exempt proper for distribut	erty is ex	cluded and	administrat			creditors, in			S.C. § 1126( FOR COURT	
Estimated N  1- 49	Number of Ca	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A	Assets  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion					
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official For	m 1)(1/08)	Page 2 01 58	Page 2
Voluntary	y Petition	Name of Debtor(s):	
(This page mu	st be completed and filed in every case)	Loftus, Thomas D.	
( I 8	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attac	h additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more	than one, attach additional sheet)
Name of Debte - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be considered if debegging in the	Exhibit B vidual whose debts are primarily consumer debts.)
forms 10K as pursuant to S and is reques	eleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petitioner name informed the petitioner that 12, or 13 of title 11, United States	amed in the foregoing petition, declare that I [he or she] may proceed under chapter 7, 11, s Code, and have explained the relief available certify that I delivered to the debtor the notice  C No. March 21, 2008
		Xiaoming Wu ARDC N	` '
	Evh	<u>l</u> ibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identif	fiable harm to public health or safety?
	Exh	ibit D	
_	eted by every individual debtor. If a joint petition is filed, ea	-	ach a separate Exhibit D.)
	D completed and signed by the debtor is attached and made	a part of this petition.	
If this is a joi	nt petition: D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	g the Debtor - Venue	
	(Check any ap	-	
	Debtor has been domiciled or has had a residence, princip- days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, go	• .	·
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or principal in the United States but is a defe	al assets in the United States in endant in an action or
	Certification by a Debtor Who Reside		operty
	(Check all app Landlord has a judgment against the debtor for possession		ked, complete the following.)
	(Many of loadland that alteriard indexes of		
	(Name of landlord that obtained judgment)		
	(Address of landlord)	<u> </u>	
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.		•
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362	(1)).

#### B1 (Official Form 1)(1/08)

### Voluntary Petition

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Thomas D. Loftus

Signature of Debtor Thomas D. Loftus

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 21, 2008

Date

#### Signature of Attorney\*

### X /s/ Xiaoming Wu ARDC No.

Signature of Attorney for Debtor(s)

#### Xiaoming Wu ARDC No. 6274335

Printed Name of Attorney for Debtor(s)

#### LEDFORD & WU

Firm Name

200 S. Michigan Avenue, Suite 209 Chicago, IL 60604-2406

Address

Email: notice@ledfordwu.com

(312) 294-4400 Fax: (312) 294-4410

Telephone Number

#### March 21, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Loftus, Thomas D.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Thomas D. Loftus		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signati	are of Debtor: _	/s/ Thomas D. Loftus	
		Thomas D. Loftus	
Date:	March 21, 2008		

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Thomas D. Loftus		Case No		
•		Debtor	•		
			Chapter	7	
			*	·	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	7,968.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	18		36,559.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,699.02
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,815.00
Total Number of Sheets of ALL Schedu	ules	29			
	Т	otal Assets	7,968.00		
			Total Liabilities	36,559.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Thomas D. Loftus		Case No.		_
_		Debtor	,		
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	1,699.02
Average Expenses (from Schedule J, Line 18)	1,815.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,103.16

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		36,559.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		36,559.00

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B6A (Official Form 6A) (12/07)

In re	Thomas D. Loftus	Case No.	
		Debtor	

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

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B6B (Official Form 6B) (12/07)

In re	Thomas D. Loftus	Case No.	
_		Debtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	-	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Chase Bank - checking	-	25.00
	shares in banks, savings and loan, thrift, building and loan, and	Chase Bank - savings	-	28.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	TCF Bank - checking	-	220.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security deposit with landlord: \$325	-	0.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Sofa, TV, DVD player, coffee table, end tables, microwave, kitchen table/chairs, pots/pans, dishes/silverware, vacuum, coffee maker, bed, computer, lamps	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books, DVDs, VHS tapes, CDs	-	500.00
6.	Wearing apparel.	Used clothing	-	50.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	х		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х		
10.	Annuities. Itemize and name each issuer.	х		

Sub-Total >	1,843.00
(Total of this page)	

**<sup>2</sup>** continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Thomas D. Loftus	Case No.

Debtor

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	401(k) plan		-	125.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			,	Sub-Tota (Total of this page)	al > 125.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Thomas D. Loftus	Case No.
		;

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20	001 Honda Civic EX	-	6,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >
(Total of this page)
Total >

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

6,000.00

7,968.00

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B6C (Official Form 6C) (12/07)

In re	Thomas D. Loftus	Case No	

Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. 8522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash	735 ILCS 5/12-1001(b)	20.00	20.00
Checking, Savings, or Other Financial Accounts, C Chase Bank - checking	ertificates of Deposit 735 ILCS 5/12-1001(b)	25.00	25.00
Chase Bank - savings	735 ILCS 5/12-1001(b)	28.00	28.00
TCF Bank - checking	735 ILCS 5/12-1001(b)	220.00	220.00
Household Goods and Furnishings Sofa, TV, DVD player, coffee table, end tables, microwave, kitchen table/chairs, pots/pans, dishes/silverware, vacuum, coffee maker, bed, computer, lamps	735 ILCS 5/12-1001(b)	107.00	1,000.00
Wearing Apparel Used clothing	735 ILCS 5/12-1001(a)	50.00	50.00
Interests in IRA, ERISA, Keogh, or Other Pension of 401(k) plan	or Profit Sharing Plans 735 ILCS 5/12-704	100%	125.00
Automobiles, Trucks, Trailers, and Other Vehicles 2001 Honda Civic EX	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 3,600.00	6,000.00

Total: 6,575.00 7,468.00

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B6D (Official Form 6D) (12/07)

In re	Thomas D. Loftus	Case No	_
_		Debtor	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COZF_ZGEZF	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	A T E D			
			Value \$		D			
Account No.		H	, and ¢			H		
Account No.			Value \$					
A	_	$\vdash$	value \$	$\dashv$		Н		
Account No.			Value \$					
Account No.								
			Value \$					
	_			1	_	ĻН		
continuation sheets attached			S' (Total of th	ubto iis p				
			(Report on Summary of Scl		ota ule	- 1	0.00	0.00
			· · r · · · · · · · · · · · · · · · · ·			-/ [		

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B6E (Official Form 6E) (12/07)

•		
In re	Thomas D. Loftus	Case No
-		Debtor

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not enti priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts repo total also on the Statistical Summary of Certain Liabilities and Related Data.	
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	relativ
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointme trustee or the order for relief. 11 U.S.C. § 507(a)(3).	ent of a
Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whicher occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of by whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	usines
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	ot
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the F Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	ederal
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Thomas D. Loftus	Cas	e No
-		Debtor ,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	СО	Hu	sband, Wife, Joint, or Community	C	U	Ţ	₽Ţ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C		CONTINGEN	Q U I	1	U T E	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx8803			Opened 1/01/01 Last Active 10/01/05 CreditCard	T	D A T E D		Ī	
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		-						2,740.00
Account No.			Baker, Miller, Markoff, Krasny	$\dagger$	T	t	7	
Representing: American Express			29 N. Wacker Drive 5th Floor Chicago, IL 60606-3221					
Account No.  Representing: American Express			Nationwide Credit PO Box 740640 Atlanta, GA 30374-0640					
Account No. xxxxxxxxxxxxxxx2581  American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		-	Opened 4/01/01 Last Active 6/01/05 CreditCard					
		L		$\perp$	L			754.00
			(Total of	Subt			J)	3,494.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas D. Loftus	Case No.	
_		Debtor	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	_			1.0	l	_	
CREDITOR'S NAME,	0	Hu	ısband, Wife, Joint, or Community		N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		CONTINGEN	UNLLQULDA	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx1205			Opened 4/01/01 Last Active 6/01/05	T	D A T E D		
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		-	CreditCard		D		621.00
Account No. xxxx-xxxxxx-x1001			Credit card purchases				
American Express PO Box 650448 Dallas, TX 75265-0448		-					
							2,170.00
Account No.			GC Services LLP				
Representing: American Express			PO Box 46960 Saint Louis, MO 63146				
Account No.	L	H	Nationwide Credit, Inc.				
Account No.	ł		3600 E. University Drive				
Representing: American Express			Suite B1350 Phoenix, AZ 85034-7296				
Account No. xxxx6351	T	T	Opened 5/23/06 Last Active 8/01/07	H			
Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		-	Collection A.F.S. Assignee of Household Bank				
							2,882.00
Sheet no1 of _17_ sheets attached to Schedule of		_		Subt			E 672 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	5,673.00

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In re	Thomas D. Loftus	Case No.	
_		Debtor	

			sband, Wife, Joint, or Community	16	11	_	
CREDITOR'S NAME, MAILING ADDRESS	O D	пи   Н	spand, wire, Joint, or Community	CONT	DZ.	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N G		PUTE	AMOUNT OF CLAIM
Account No. xxxxxx3688			Opened 11/06/01 Last Active 12/06/04	Ť	TED		
BP Oil / Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	CreditCard		ט		139.00
Account No. xxxx-xxxx-xxxx-8273			Opened 2/07/01 Last Active 9/20/05 CreditCard				
Capital One Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	Creditoard				
,							1,469.00
Account No.  Representing: Capital One Bank			Capital One Bank P.O. Box 790216 Saint Louis, MO 63179-0216				
Account No.			Capital One Bank				
Representing: Capital One Bank			P.O. Box 70884 Charlotte, NC 28272-0884				
Account No.			Encore Receivable Management 400 N. Rogers Rd.				
Representing: Capital One Bank			P.O. Box 3330 Olathe, KS 66063-3330				
Sheet no. <b>2</b> of <b>17</b> sheets attached to Schedule of				Subt	ota	1	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas D. Loftus	Case No.	
_		Debtor	

CREDITOR'S NAME, MAILING ADDRESS	COD	Hu H	usband, Wife, Joint, or Community	CONT	UZLLQU	DIS	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C 1 M		TINGEN	U	I F	AMOUNT OF CLAIM
Account No. xxxx-xxxx-7646			Credit card purchases	Т	D A T E D		
Chase Cardmember Service P.O. Box 94010 Palatine, IL 60094-4010		-			D		
							5,000.00
Account No.			Chase Bank USA NA				
Representing: Chase Cardmember Service			P.O. Box 100043 Kennesaw, GA 30156-9243				
Account No.			NCA Financial, Inc.				
Representing: Chase Cardmember Service			1731 Howe Ave., # 254 Sacramento, CA 95825				
Account No. xxxxx5085			Opened 10/25/01 Last Active 2/10/05				
Citgo Oil / Citibank Attn: Centralized Bankruptcy Po Box 20507		-	CreditCard				
Kansas City, MO 64195							140.00
Account No. xxxxxx3688			Credit card purchases			T	
Citi Cards PO Box 9014 Des Moines, IA 50368-9014		-					
							110.00
Sheet no. <b>_3</b> of <b>_17</b> _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			5,250.00

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In re	Thomas D. Loftus	Case No.	
_		Debtor	

CREDITOR'S NAME,	ļç	Hu	sband, Wife, Joint, or Community	၂င္ဂ	U	P	)	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I DAT	D I S P U T E D	= I	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-7111			Opened 11/05/03 Last Active 6/20/05	٦т	T E D		Γ	
Citibank Attention: Bankruptcy Po Box 20507 Kansas City, MO 64915		-	CreditCard		D			3,680.00
Account No.			Baker, Miller, Markoff, Krasny		T		T	
Representing: Citibank			29 N. Wacker Drive 5th Floor Chicago, IL 60606-3221					
Account No.			Blatt, Hasenmiller, Leibsker et al		T		T	
Representing: Citibank			125 S. Wacker Drive, Suite 400 Chicago, IL 60602					
Account No.			Citi Cards		T	T	T	
Representing: Citibank			PO Box 688919 Des Moines, IA 50368-8919					
Account No. 2566		T	2008		T		†	
Demetrios Giokaris, MD 4921 N. Western Ave. Chicago, IL 60625		-	Medical or Dental Services					212.00
Sheet no. 4 of 17 sheets attached to Schedule of				Sub	tota	al	T	3,892.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pas	ge)	) [	3,032.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas D. Loftus	Case No
_		Debtor

	1.	1		—			_	
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	-1	5	UNL	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		T N C	LIQUIDAT	SPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-0124			Credit card purchases		۲	T E D		
Direct Merchants Bank Attn: HSBC Card Member Services PO Box 5246 Carol Stream, IL 60197		-				D		0.00
Account No.	t	T	Capital Management Services, Inc.	$\top$	十	7		
Representing: Direct Merchants Bank			726 Exchange Street, Suite 700 Buffalo, NY 14210					
Account No.	T		Cardmember Services	$\dashv$	†			
Representing: Direct Merchants Bank			P.O. Box 21550 Tulsa, OK 74121-1550					
Account No.			Central Credit Services	$\top$	†			
Representing: Direct Merchants Bank			PO Box 15118 Jacksonville, FL 32239					
Account No.		T	Freedman Anselmo Lindberg and	十	†			
Representing: Direct Merchants Bank			1807 W. Diehl Rd., Suite 333 PO Box 3228 Naperville, IL 60566-7107					
Sheet no5 of _17_ sheets attached to Schedule of				Su				0.00
Creditors Holding Unsecured Nonpriority Claims			(Total	of thi	s p	age	e)	0.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Thomas D. Loftus	Case No	
-		Debtor .	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UZLIQUIDATED	I S P U T E D	AMOUNT OF CLAIM
Account No.			Worldwide Asset Purchasing LLC	]⊤	T		
Representing:	1		2253 NW Parkway, Ste. 500		Ď		
Direct Merchants Bank			Marietta, GA 30067				
Account No. xx3218			Opened 7/01/05 Last Active 8/01/05				
<u></u>			Collection for Surgical Associates of Bloomington				
Financial Recovery Services, Inc. 802 N Clinton St Suite B		L					
Bloomington, IL 61701							
							185.00
Account No.			Surgical Associates of Bloomington		Г		
	1		1404 Eastland Dr., Suite 104				
Representing:			Bloomington, IL 61701				
Financial Recovery Services, Inc.							
Account No. xxxxxxxxxxx9223	-		Credit card purchases		H		
THE STATE OF ACCUMANCE AND ACC	ł		Notice only				
HSBC/Best Buy			-				
PO Box 5244		-					
Carol Stream, IL 60197-5244							
					L		0.00
Account No.			ASG				
			205 Bryant Woods South				
Representing:			Amherst, NY 14228				
HSBC/Best Buy							
Sheet no. <u>6</u> of <u>17</u> sheets attached to Schedule of			<u> </u>	Sub	tota	1 <u> </u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	185.00

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In re	Thomas D. Loftus	Case No.	
'-		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.  Representing:			Best Buy/Beneficial Nat'l Bank PO Box 5877	T	T E D		
HSBC/Best Buy			Carol Stream, IL 60197-5877				
Account No.			FMS Service LSC P.O. Box 681515				
Representing: HSBC/Best Buy			Schaumburg, IL 60168-1515				
Account No.			Pioneer Credit Recovery 26 Edward St.				
Representing: HSBC/Best Buy			Arcade, NY 14009				
Account No.			Retail Services P.O. Box 17298				
Representing: HSBC/Best Buy			Baltimore, MD 21297-1298				
Account No. xxx5380			Opened 1/17/07 Last Active 12/01/07 Collection Northwest Radiology Assoc				
KCA Financial Services 628 North St Geneva, IL 60134		_					
							118.00
Sheet no7 of _17_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub			118.00
Ciculiois Holulie Oliseculeu Nolibholity Claillis			( I Otal OI t	1112	pas		1

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In re	Thomas D. Loftus	Case No.	
_		Debtor	

						_		
CREDITOR'S NAME,	ç	Hu	sband, Wife, Joint, or Community	Ϊč	Ü	1	P	1
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H		CONTINGENT	Q	Į.	SPUTED	AMOUNT OF CLAIM
Account No.			Northwest Radiology Associates SC	]⊤				
Representing:			520 E. 22nd St.	L	E D			
KCA Financial Services			Lombard, IL 60148					
Account No. xxxxxxx1613			Credit card purchases					
Macy's Attn: Bankruptcy 6356 Corley Road Norcross, GA 30071		-						
								255.00
Account No.	_		American Coradius International LLC	$\vdash$	+	t		
11000 0000 1100			2420 Sweet Home Road, Suite 150					
Representing:			Amherts, NY 14228-2244					
Macy's								
Account No.			Mitchell N. Kay PO Box 2374					
Donne continue			Chicago, IL 60690-2374					
Representing:			Cincago, 12 00090-2374					
Macy's								
Account No. xxxx2639			Medical/Dental Services			Γ		
Northwest Community Hospital 800 W. Central Rd. Arlington Heights, IL 60005		-						
								1,468.00
Sheet no. <b>8</b> of <b>17</b> sheets attached to Schedule of	_		<u> </u>	Sub	tota	al	7	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	paş	ge	)	1,723.00

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In re	Thomas D. Loftus	Case No.	
_		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W		CONTI	DZLLQDL	DISPU	
AND ACCOUNT NUMBER (See instructions above.)	T O R	C	IS SUBJECT TO SETOFF, SO STATE.	N G E N T	UIDATED	UTED	AMOUNT OF CLAIM
Account No.  Representing: Northwest Community Hospital			Agent Healthcare Financial Services P.O. Box 40019 Phoenix, AZ 85067-0019		E D		
Account No.			CB Accounts, Inc.				
Representing: Northwest Community Hospital			1101 Main St. Peoria, IL 61606				
Account No.			OSI Collection Services, Inc. PO Box 959				
Representing: Northwest Community Hospital			Brookfield, WI 53008-0959				
Account No. xxxxxxxxxxxx9196	T	l	Opened 5/24/06 Last Active 6/01/05	T	T		
Resurgent Capital Service/Sherman Acquis Attention: Bankruptcy Department Po Box 10587		-	Collection for Washgton Mutual				
Greenville, SC 29603				$\perp$	L		4,373.00
Account No.  Representing: Resurgent Capital Service/Sherman Acquis	-		Blatt, Hasenmiller, Leibsker et al 125 S. Wacker Drive, Suite 400 Chicago, IL 60602				
Sheet no. <b>9</b> of <b>17</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			4,373.00
Cications from gonsecuted from priority Claims			(Total of	.1110	Pus	50)	I

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas D. Loftus	Case No.	
'-		Debtor	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	00	Hu	sband, Wife, Joint, or Community	Ç	U	Ţ	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ОПШВНОК	J C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLLQULDAT	FUTED		AMOUNT OF CLAIM
Account No.			Capital Management Services, Inc.	ŢΪ	T E		Ī	
Representing: Resurgent Capital Service/Sherman Acquis			726 Exchange Street, Suite 700 Buffalo, NY 14210		D			
Account No.			FMA Alliance, Ltd.	$\top$		t	7	
Representing: Resurgent Capital Service/Sherman Acquis			11811 N. Freeway, Ste. 900 Houston, TX 77060					
Account No.			Focus Receivables Management, LLC	T		T	1	
Representing: Resurgent Capital Service/Sherman Acquis			1130 North Chase Parkway, Suite 150 Marietta, GA 30067					
Account No.			LVNV Funding	T		t	7	
Representing: Resurgent Capital Service/Sherman Acquis			PO Box 10585 Greenville, SC 29603					
Account No.			Washington Mutual / Providian	+		t	$\dashv$	
Representing: Resurgent Capital Service/Sherman Acquis			Attn: Bankruptcy Department PO Box 10467 Greenville, SC 29603					
Sheet no. 10 of 17 sheets attached to Schedule of		<u> </u>	1	Subt	tota	ıl	$\dagger$	2.22
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	) [	0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas D. Loftus	Case No.	
_		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H H W	DATE CLAIM WAS INCURRED AND				S	
AND ACCOUNT NUMBER (See instructions above.)	T O R	C J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	- N			Ĕ D	AMOUNT OF CLAIM
Account No.	]		Washington Mutual Card Services	'	Ė			
Representing:			PO Box 660487	$\vdash$	+	+	4	
Resurgent Capital Service/Sherman Acquis			Dallas, TX 75266-0487					
Account No. xxxxxxxxxxx1976			Opened 4/05/06 Last Active 7/01/05 Collection for Citibank					
Resurgent Capital Service/Sherman Acquis Attention: Bankruptcy Department Po Box 10587		-	Collection for Chibank					
Greenville, SC 29603								1,600.00
Account No.	T	t	Academy Collection Service		$\dagger$	$\dagger$	$\dagger$	
Representing: Resurgent Capital Service/Sherman Acquis			10965 Decatur Rd. Philadelphia, PA 19154-3210					
Account No.			Blatt, Hasenmiller, Leibsker et al			T	T	
Representing: Resurgent Capital Service/Sherman Acquis			125 S. Wacker Drive, Suite 400 Chicago, IL 60602					
Account No.			Capital Management Services, Inc.					
Representing: Resurgent Capital Service/Sherman Acquis			726 Exchange Street, Suite 700 Buffalo, NY 14210					
Sheet no11_ of _17_ sheets attached to Schedule of	-	_		Sul	otot	al	$\dagger$	1,600.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pa	ge)	)	1,000.00

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In re	Thomas D. Loftus	Case No.	
_		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	Ų	D I S P U T E D	AMOUNT OF CLAIM
Account No.  Representing: Resurgent Capital Service/Sherman Acquis			Citi Cards PO Box 688916 Des Moines, IA 50368-8916	Ť	D A T E D		-
Account No.  Representing: Resurgent Capital Service/Sherman Acquis			Creditors InterChange 80 Holtz Dr. Buffalo, NY 14225				
Account No.  Representing: Resurgent Capital Service/Sherman Acquis			LVNV Funding PO Box 10585 Greenville, SC 29603				
Account No.  Representing: Resurgent Capital Service/Sherman Acquis	-		NAFS PO Box 9027 Williamsville, NY 14231-9027				
Account No.  Representing: Resurgent Capital Service/Sherman Acquis			Resurgent Capital Services 15 S. Main St., Ste. 500 Greenville, SC 29601				
Sheet no12_ of _17_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub his			0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas D. Loftus	Case No.	
'-		Debtor	

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		CO	U N	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	C A M	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	NHINGENH	DZLLQULDAH		AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx1320			Opened 4/05/06 Last Active 7/01/05		] ⊤	T E D		
Resurgent Capital Service/Sherman Acquis Attention: Bankruptcy Department Po Box 10587 Greenville, SC 29603		-	Collection for Citibank			D		944.00
Account No.			Blatt, Hasenmiller, Leibsker et al					
Representing: Resurgent Capital Service/Sherman Acquis			125 S. Wacker Drive, Suite 400 Chicago, IL 60602					
Account No.			Citi Cards					
Representing: Resurgent Capital Service/Sherman Acquis			PO Box 688917 Des Moines, IA 50368-8917					
Account No.			LVNV Funding					
Representing: Resurgent Capital Service/Sherman Acquis			PO Box 10585 Greenville, SC 29603					
Account No.			MRS					
Representing: Resurgent Capital Service/Sherman Acquis			3 Executive Campus Suite 400 Cherry Hill, NJ 08002					
Sheet no13_ of _17_ sheets attached to Schedule of			,		ubt			944.00
Creditors Holding Unsecured Nonpriority Claims			(*	Γotal of tl	n18 1	pag	e)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas D. Loftus	Case No.	
_		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H H		CONTINGENT	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.  Representing:			NAFS PO Box 9027	T	T E D		
Resurgent Capital Service/Sherman Acquis			Williamsville, NY 14231-9027				
Account No.			NES				
Representing: Resurgent Capital Service/Sherman Acquis			29125 Solon Road Solon, OH 44139-3442				
Account No. xxxxxxxxxxx2970			Opened 9/24/07 Last Active 6/01/05 Collection for Chase				
Unifund Attention: Bankruptcy 10625 Techwoods Circle Cincinnati, OH 45242		-					
							7,420.00
Account No.			Adler & Associates 25 E. Washington St.				
Representing:			#500 Chicago, IL 60602				
Unifund			Cincago, in 00002				
Account No. xxxxxx6886			Opened 8/31/07 Last Active 11/01/07 Collection Citgocitibank				
Zenith Acquisition Attention: Bankruptcy 170 Northpointe Pkwy Ste 300 Amherst, NY 14228		-	Joneston Orgonibank				
							140.00
Sheet no. <u>14</u> of <u>17</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			7,560.00
Cleunois fiolding Unsecured Nondriority Claims			(1 otal of	uns	Das	20)	i e

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B6F (Official Form 6F) (12/07) - Cont.

In re	Thomas D. Loftus	Case No.	
_		Debtor	

CREDITOR'S NAME,	C	Hu	usband, Wife, Joint, or Community			TZC	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	CONSIDERATION FOR CLAIM. IF CLAIM	,	CONFINGEN		SPUTED	AMOUNT OF CLAIM
Account No.		Т	Associated Recovery Systems	1	Т	T		
Representing:			PO Box 469046	L	_	Ė D		
Zenith Acquisition			Escondido, CA 92046-9046					
Account No.		Т	CBE Group		1			
Representing:			131 Tower Park Drive, Suite 100 P.O. Box 2547					
Zenith Acquisition			Waterloo, IA 50702-2547					
Account No.		$\vdash$	Citi Cards		-	$\dashv$		
	l		PO Box 9095					
Representing:			Des Moines, IA 50368-9095					
Zenith Acquisition								
Account No.	ļ		Citicorp Credit					
Representing:			PO Box 3136 Milwaukee, WI 53201-3136					
Zenith Acquisition								
Account No.		Т	Encore Receivable Management		1	$\neg$		
			PO Box 3330 Olathe, KS 66063-3330					
Representing:			Jane, 10 00003-3330			-		
Zenith Acquisition								
Sheet no15_ of _17_ sheets attached to Schedule of						otal		0.00
Creditors Holding Unsecured Nonpriority Claims			(Total	of thi	s p	ag	e)	]

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Thomas D. Loftus	Case No.	
_		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	DZ1-QU-DAHED	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Processing Center	ľ	Ė		
Representing:			Des Moines, IA 50362-0300	H	۲		
Zenith Acquisition							
Account No.			RMS				
Representing: Zenith Acquisition			260 E. Wentworth Avenue W. Saint Paul, MN 55118				
Account No.			Zenith Acquisition				
Penrocenting			PO Box 850				
Representing: Zenith Acquisition			Buffalo, NY 14226-0850				
Account No. xxxxxx6885			Opened 8/31/07 Last Active 11/01/07				
Zenith Acquisition Attention: Bankruptcy 170 Northpointe Pkwy Ste 300 Amherst, NY 14228		-	Collection Amoco/Citibank				139.00
Account No.	╀	$\vdash$	Canital Management Services Inc	$\vdash$	$\vdash$	$\vdash$	155.00
Representing: Zenith Acquisition	-		Capital Management Services, Inc. 726 Exchange Street, Suite 700 Buffalo, NY 14210				
Sheet no. <u>16</u> of <u>17</u> sheets attached to Schedule of				Sub			139.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	1118	pag	ge)	

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Thomas D. Loftus	Case No	
'-		Debtor	

				_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.			Citibank	٦	ΙĒ		
Representing:	1		P.O. Box 120		D		
Zenith Acquisition			Buffalo, NY 14220-0120				
Account No.			NCO Financial Systems, Inc.				
Representing: Zenith Acquisition			PO Box 15889 Wilmington, DE 19850-5889				
Account No.	$\vdash$		Processing Center	+	+	+	
Representing: Zenith Acquisition			Des Moines, IA 50360-6600				
Account No.	┢		Riddle & Associates	+	+	+	
Representing: Zenith Acquisition			PO Box 1187 Sandy, UT 84091-1187				
Account No.	T	T	Zenith Acquisition Corp.	t	T	T	
	1		P.O. Box 850				
Penrocenting:			Amherst, NY 14226-0850				
Representing: Zenith Acquisition							
Sheet no17_ of _17_ sheets attached to Schedule of			Subtotal			ıl	
Creditors Holding Unsecured Nonpriority Claims (Total of this page)				0.00			
				,	Γota	al	
			(Report on Summary of So				36,559.00

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B6G (Official Form 6G) (12/07)

In re	Thomas D. Loftus	Case No.
_		, Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-07065 Doc 1 Filed 03/25/08 Entered 03/25/08 12:06:26 Desc Main Document Page 34 of 58

B6H (Official Form 6H) (12/07)

In re	Thomas D. Loftus	Case No.
-	Thomas D. Loitas	Debtor

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	Thomas D. Loftus		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE							
Single	RELATIONSHIP(S): None.	AGE(S):						
Employment:	DEBTOR	SPOUSE						
Occupation	Supevisor							
Name of Employer	Osco Drug							
How long employed	3.5 years							
Address of Employer	150 W. Main St. Barrington, IL 60010							
	ge or projected monthly income at time case filed) y, and commissions (Prorate if not paid monthly)	DEBTOR \$ 741.00 \$ 0.00	\$ SPOUSE \$ N/A \$ N/A					
3. SUBTOTAL		\$	\$N/A					
4. LESS PAYROLL DEDUCT  a. Payroll taxes and socia  b. Insurance  c. Union dues  d. Other (Specify):		\$ 130.00 \$ 0.00 \$ 29.12 \$ 4.33 \$ 0.00	\$ N/A \$ N/A \$ N/A \$ N/A					
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$163.45	\$ <b>N/A</b>					
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$577.55	\$ <b>N/A</b>					
<ul><li>8. Income from real property</li><li>9. Interest and dividends</li></ul>	tion of business or profession or farm (Attach detailed statement	\$ 0.00 \$ 0.00	\$ N/A \$ N/A \$ N/A					
dependents listed above 11. Social security or government	support payments payable to the debtor for the debtor's use or the nent assistance byment benefit	\$ 0.00 \$ 1,121.47	\$ <u>N/A</u> \$ <u>N/A</u>					
12. Pension or retirement inco 13. Other monthly income	ome	\$ 0.00 \$ 0.00	\$ N/A \$ N/A					
(Specify):		\$ 0.00 \$ 0.00	\$					
14. SUBTOTAL OF LINES 7	THROUGH 13	\$1,121.47	\$					
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$1,699.02	\$N/A					
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line 15)	\$	1,699.02					

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Thomas D. Loftus		Case No.	
	_	Debtor(s)	•	

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case.

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	765.00
a. Are real estate taxes included? Yes No _X_	T	
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	80.00
b. Water and sewer	\$	0.00
c. Telephone	\$	85.00
d. Other Cable & Internet	\$	135.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	250.00
5. Clothing	\$	30.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	25.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	80.00
10. Charitable contributions	\$	40.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	10.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	60.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Auto Repairs / Maintenence	\$	50.00
Other Haircuts / Personal Care	\$	30.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,815.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	1,699.02
b. Average monthly expenses from Line 18 above	\$	1,815.00
c. Monthly net income (a. minus b.)	\$	-115.98

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Thomas D. Loftus		Case No.	
		Debtor(s)	Chapter	7
	DECLARATION CONCER	RNING DEBTOR'S S	CHEDUL	ES
	DECLADATION UNDER DENALTS		WIDHAL DE	DTOD
	DECLARATION UNDER PENALTY	OF PERJURY BY INDI	VIDUAL DEI	BIOK
	I declare under penalty of perjury that I have sheets, and that they are true and correct to the			
	sheets, and that they are true and correct to the	best of my knowledge, mi	ormation, and	i belief.
	N. J. 64 6000			
Date	March 21, 2008 Signature			
		Thomas D. Loftus		
		Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

# United States Bankruptcy Court Northern District of Illinois

In re	Thomas D. Loftus		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$2,338.00 2008 YTD income from employment
\$28,022.00 2007 income from employment
\$32,202.00 2006 income from employment

# 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

\$1,285.00 2008 YTD unemployment benefits \$5,537.00 2007 unemployment benefits \$1,203.00 2006 unemployment benefits

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS AMOUNT STILL DATES OF OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL **TRANSFERS TRANSFERS** OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF PAYMENT

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

AMOUNT PAID

RELATIONSHIP TO DEBTOR

4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Circuit Court of Cook County Judgment for plaintiff

Collection American Express v.

Thomas Loftus, Case No. 06

M1 188678

Unifund CCR Partners v. Collection Circuit Court of Cook County Pending

Thomas Loftus, Case No. 08

M1 116978

**OWING** 

2

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Unifund CCR Partners v. Collection **Circuit Court of Cook County** Pending

Thomas Loftus, Case No. 08

M1 101760

Collection Citibank v. Thomas Loftus, **Circuit Court of Cook County** Judgment for plaintiff

Case No. 06 M1 124114

Worldwide Asset Purchasing Collection Judgment for plaintiff **Circuit Court of Cook County** 

LLC v. Thomas Loftus, Case

No. 07 M1 145866

Capital One Bank v. Thomas Collection Circuit Court of Cook County **Pending** 

Loftus, Case No. 2007-M1-

201240

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION. NAME AND ADDRESS OF FORECLOSURE SALE.

DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

### 6. Assignments and receiverships

None

CREDITOR OR SELLER

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER **ORDER PROPERTY** 

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7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION Willow Creek Community Church RELATIONSHIP TO DEBTOR, IF ANY None

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

2007 \$120

67 Algonquin Road Barrington, IL 60010

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

OF PROPERTY

4

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE **LEDFORD & WU** 200 S. Michigan Avenue, Suite 209

DATE OF PAYMENT. AMOUNT OF MONEY NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE THAN DEBTOR 3/2008 \$1.600.00

Chicago, IL 60604-2406

**Greenpath Debt Solutions** 38505 Country Club Drive, Suite 210

Farmington, MI 48331

3/2008

\$95

# 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

5

NAME AND ADDRESS OF INSTITUTION

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** 

immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

# 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF

PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

# 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER STATUS OR DISPOSITION

### 18 . Nature, location and name of business

None

NAME

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND
NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or

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owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books None of account and records, or prepared a financial statement of the debtor.

**ADDRESS** DATES SERVICES RENDERED NAME

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was None issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

**ADDRESS** DATE OF WITHDRAWAL NAME

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None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 8

# 24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None If

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 21, 2008 Signature /s/ Thomas D. Loftus

Thomas D. Loftus Debtor

Debto

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

# **United States Bankruptcy Court** Northern District of Illinois

In re	Thomas D. Loftus			_ Case No.		
			Debtor(s)	Chapter	7	
	CHAPTER 7 IND	IVIDUAL DEBTO	OR'S STATEME	NT OF INT	TENTION	
	I have filed a schedule of assets and liabi	lities which includes deb	ts secured by property o	f the estate.		
	I have filed a schedule of executory contra	racts and unexpired lease	s which includes person	al property subje	ect to an unexpire	ed lease.
	I intend to do the following with respect	to property of the estate v	which secures those deb	ts or is subject to	o a lease:	
Descri	ption of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NOI	· · · · · · · · · · · · · · · · · · ·					
Descri Proper	*	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
Date	March 21, 2008	Signature	/s/ Thomas D. Loftus Thomas D. Loftus Debtor	ıs		

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United States Bankruptcy Court
Northern District of Illinois

In re	Thomas D. Loftus		Case No		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMP	ENSATION OF ATTO	RNEY FOR D	EBTOR(S)	
С	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the per rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptc	y, or agreed to be p	aid to me, for services re	
	For legal services, I have agreed to accept		\$ <u></u>	1,600.00	
	Prior to the filing of this statement I have received	ed	\$ <u></u>	1,600.00	
	Balance Due		\$	0.00	
2. Т	The source of the compensation paid to me was:				
	☐ Debtor ☐ Other (specify): Glo	ria Loftus			
3. Т	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. I	■ I have not agreed to share the above-disclosed con	mpensation with any other person	unless they are me	mbers and associates of n	ny law firm.
Ī	☐ I have agreed to share the above-disclosed compe copy of the agreement, together with a list of the				v firm. A
a b c	n return for the above-disclosed fee, I have agreed to Analysis of the debtor's financial situation, and red Preparation and filing of any petition, schedules, so Representation of the debtor at the meeting of cred [Other provisions as needed]  Negotiations with secured creditors to reaffirmation agreements; preparation liens on household goods; motions for	ndering advice to the debtor in de tatement of affairs and plan which ditors and confirmation hearing, a o reduce debt to market value an and filing of motions pursu	termining whether to the may be required; and any adjourned has te; exemption pla	o file a petition in bankru earings thereof; anning; negotiation of	f
6. E	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any a 2004 examinations in a Chapter 7 cas litigation; appeals; post-confirmation Agreement provides otherwise; in a C not due to counsel's fault; and, in a C failure to appear at the first meeting w	adversary proceedings; rede e; hearings on reaffirmation work in a Chapter 13 case u hapter 7 case, amending a p hapter 7 case, attending add	emption, judicial agreements; con nless the application, list, scholitional creditors	nversion; post-discha able Model Retention edule or statement po	arge estpetition
		CERTIFICATION			
	certify that the foregoing is a complete statement of ankruptcy proceeding.	any agreement or arrangement for	payment to me for	representation of the deb	otor(s) in
Dated	: March 21, 2008	/s/ Xiaoming Wu	ARDC No.		
		Xiaoming Wu AR LEDFORD & WU	DC No. 6274335		<u> </u>
		200 S. Michigan		9	
		Chicago, IL 6060		40	
		(312) 294-4400 l notice@ledfordw		10	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### B 201 (04/09/06)

# **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Xiaoming Wu ARDC No. 6274335	${ m X}$ /s/ Xiaoming Wu ARDC No.	March 21, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
200 S. Michigan Avenue, Suite 209 Chicago, IL 60604-2406 (312) 294-4400		
Certific I (We), the debtor(s), affirm that I (we) have received a	eate of Debtor and read this notice.	
Thomas D. Loftus	$\chi$ /s/ Thomas D. Loftus	March 21, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

# **United States Bankruptcy Court**Northern District of Illinois

In re	Thomas D. Loftus		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	74
	The above-named Debtor(s)	hereby verifies that the list of credit	ors is true and correct to t	he best of my
	(our) knowledge.			·

Academy Collection Service 10965 Decatur Rd. Philadelphia, PA 19154-3210

Adler & Associates 25 E. Washington St. #500 Chicago, IL 60602

Agent Healthcare Financial Services P.O. Box 40019 Phoenix, AZ 85067-0019

American Coradius International LLC 2420 Sweet Home Road, Suite 150 Amherts, NY 14228-2244

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

American Express PO Box 650448 Dallas, TX 75265-0448

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

ASG 205 Bryant Woods South Amherst, NY 14228

Associated Recovery Systems PO Box 469046 Escondido, CA 92046-9046

Baker, Miller, Markoff, Krasny 29 N. Wacker Drive 5th Floor Chicago, IL 60606-3221 Best Buy/Beneficial Nat'l Bank PO Box 5877 Carol Stream, IL 60197-5877

Blatt, Hasenmiller, Leibsker et al 125 S. Wacker Drive, Suite 400 Chicago, IL 60602

BP Oil / Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Capital Management Services, Inc. 726 Exchange Street, Suite 700 Buffalo, NY 14210

Capital One Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital One Bank
P.O. Box 790216
Saint Louis, MO 63179-0216

Capital One Bank
P.O. Box 70884
Charlotte, NC 28272-0884

Cardmember Services P.O. Box 21550 Tulsa, OK 74121-1550

CB Accounts, Inc. 1101 Main St. Peoria, IL 61606

CBE Group 131 Tower Park Drive, Suite 100 P.O. Box 2547 Waterloo, IA 50702-2547 Central Credit Services PO Box 15118
Jacksonville, FL 32239

Chase Bank USA NA P.O. Box 100043 Kennesaw, GA 30156-9243

Chase Cardmember Service P.O. Box 94010 Palatine, IL 60094-4010

Citgo Oil / Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Citi Cards PO Box 9014 Des Moines, IA 50368-9014

Citi Cards PO Box 688919 Des Moines, IA 50368-8919

Citi Cards PO Box 688916 Des Moines, IA 50368-8916

Citi Cards PO Box 688917 Des Moines, IA 50368-8917

Citi Cards
PO Box 9095
Des Moines, IA 50368-9095

Citibank Attention: Bankruptcy Po Box 20507 Kansas City, MO 64915

Citibank P.O. Box 120 Buffalo, NY 14220-0120 Citicorp Credit PO Box 3136 Milwaukee, WI 53201-3136

Creditors InterChange 80 Holtz Dr. Buffalo, NY 14225

Demetrios Giokaris, MD 4921 N. Western Ave. Chicago, IL 60625

Direct Merchants Bank Attn: HSBC Card Member Services PO Box 5246 Carol Stream, IL 60197

Encore Receivable Management 400 N. Rogers Rd. P.O. Box 3330 Olathe, KS 66063-3330

Encore Receivable Management PO Box 3330 Olathe, KS 66063-3330

Financial Recovery Services, Inc. 802 N Clinton St Suite B Bloomington, IL 61701

FMA Alliance, Ltd. 11811 N. Freeway, Ste. 900 Houston, TX 77060

FMS Service LSC P.O. Box 681515 Schaumburg, IL 60168-1515

Focus Receivables Management, LLC 1130 North Chase Parkway, Suite 150 Marietta, GA 30067

Freedman Anselmo Lindberg and 1807 W. Diehl Rd., Suite 333 PO Box 3228 Naperville, IL 60566-7107

GC Services LLP PO Box 46960 Saint Louis, MO 63146

HSBC/Best Buy PO Box 5244 Carol Stream, IL 60197-5244

KCA Financial Services 628 North St Geneva, IL 60134

LVNV Funding PO Box 10585 Greenville, SC 29603

Macy's Attn: Bankruptcy 6356 Corley Road Norcross, GA 30071

Mitchell N. Kay PO Box 2374 Chicago, IL 60690-2374

MRS
3 Executive Campus
Suite 400
Cherry Hill, NJ 08002

NAFS PO Box 9027 Williamsville, NY 14231-9027

Nationwide Credit PO Box 740640 Atlanta, GA 30374-0640 Nationwide Credit, Inc. 3600 E. University Drive Suite B1350 Phoenix, AZ 85034-7296

NCA Financial, Inc. 1731 Howe Ave., # 254 Sacramento, CA 95825

NCO Financial Systems, Inc. PO Box 15889 Wilmington, DE 19850-5889

NES 29125 Solon Road Solon, OH 44139-3442

Northwest Community Hospital 800 W. Central Rd. Arlington Heights, IL 60005

Northwest Radiology Associates SC 520 E. 22nd St. Lombard, IL 60148

OSI Collection Services, Inc. PO Box 959
Brookfield, WI 53008-0959

Pioneer Credit Recovery 26 Edward St. Arcade, NY 14009

Processing Center
Des Moines, IA 50362-0300

Processing Center
Des Moines, IA 50360-6600

Resurgent Capital Service/Sherman Acquis Attention: Bankruptcy Department Po Box 10587 Greenville, SC 29603 Resurgent Capital Services 15 S. Main St., Ste. 500 Greenville, SC 29601

Retail Services P.O. Box 17298 Baltimore, MD 21297-1298

Riddle & Associates PO Box 1187 Sandy, UT 84091-1187

RMS
260 E. Wentworth Avenue
W. Saint Paul, MN 55118

Surgical Associates of Bloomington 1404 Eastland Dr., Suite 104 Bloomington, IL 61701

Unifund Attention: Bankruptcy 10625 Techwoods Circle Cincinnati, OH 45242

Washington Mutual / Providian Attn: Bankruptcy Department PO Box 10467 Greenville, SC 29603

Washington Mutual Card Services PO Box 660487 Dallas, TX 75266-0487

Worldwide Asset Purchasing LLC 2253 NW Parkway, Ste. 500 Marietta, GA 30067

Zenith Acquisition Attention: Bankruptcy 170 Northpointe Pkwy Ste 300 Amherst, NY 14228 Zenith Acquisition PO Box 850 Buffalo, NY 14226-0850

Zenith Acquisition Corp. P.O. Box 850 Amherst, NY 14226-0850